

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**CUSTOMER NO. 22927**

Applicants: Walker *et al.*  
Application No.: 09/592,618  
Filed: June 13, 2000  
Title: METHOD AND APPARATUS FOR PROVIDING A BENEFIT  
DURING A TRANSACTION FOR USE DURING A LATER  
TRANSACTION

Attorney Docket No.: 00-012

Group Art Unit: 3639  
Examiner: Igor N. Borissov

*Reply Under 37 C.F.R. §1.116 – Expedited Procedure  
Technology Center 3600*

**AMENDMENT AND RESPONSE  
to the Final Office Action mailed November 2, 2006**

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Final Office Action mailed November 2, 2006, please enter the following amendment and consider the following remarks. As the amendment presented herein places the application in condition for allowance at least because it “merely cancels claims, adopts examiner suggestions, [and/or] removes issues for appeal”, the amendment is respectfully requested to be entered as a matter of right pursuant to 37 C.F.R. § 1.116(b) and MPEP §§ 714.12, 714.13.